



Order Filed on December 20, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)  
44860  
Morton & Craig LLC  
John R. Morton, Jr., Esq.  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
Attorney for Santander Consumer USA Inc.

In Re:  
PATRICIA ANN BACON

Case No.: 17-23764

Adv. No.:

Hearing Date: 9-26-17

Judge: MBK

**ORDER SETTING AMOUNT TO BE PAID THROUGH PLAN AND DIRECTING THE  
TRUSTEE TO MAKE ADEQUATE PROTECTION PAYMENTS TO SANTANDER  
CONSUMER USA INC.**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: December 20, 2017**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**Patricia Ann Bacon**

**17-23764(MBK)**

**Order Setting Amount to be Paid to and Directing the Chapter 13 Trustee to make Adequate Protection Payments to Santander Consumer USA Inc.**

**Page 2**

This matter having been brought on before this Court on objection to confirmation filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc., with the appearance of William Oliver, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. **Amount to be paid to Santander Consumer USA Inc.:** The trustee shall pay Santander Consumer USA Inc. the sum of \$26,485.00 over 60 months (being the vehicle value of \$23,250.00 with interest at 5.25% for 60 months).
2. **Adequate protection payments:** The Chapter 13 Trustee shall make adequate protection payments to Santander Consumer USA Inc. in the amount of \$232.50 per month.
3. **Commencement and frequency of adequate protection payments:** Adequate protection payments shall be made monthly, each month to Santander Consumer USA Inc. commencing in August of 2017.
4. **Duration of adequate protection payments:** Adequate protection payments shall be made monthly to Santander Consumer USA Inc. until all counsel fees have been paid and regular distributions begin to be made to Santander Consumer USA Inc.. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Santander Consumer USA Inc. until the remaining counsel fees have been paid.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Patricia Ann Bacon  
Debtor

Case No. 17-23764-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2017.

db +Patricia Ann Bacon, 1406 6th Avenue, Neptune, NJ 07753-4948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr. on behalf of Debtor Patricia Ann Bacon bkwoliver@aol.com,  
r59915@notify.bestcase.com

TOTAL: 6